

Retiree Report

April, 2006

A Quarterly Publication from the
Fairfax County Retirement Administration Agency
Designed for County Government & County School Retirees ~

Fairfax County Releases Comprehensive Demographic Study Highlighting Trends

Many Fairfax County retirees no longer live here in the County but still have strong ties and maintain interest in the community where they lived and/or worked for many years. Out of approximately 6,624 Fairfax County retirees, 5,447 of them live in Virginia, Maryland and D.C.

On March 13, Chairman Gerald E. Connolly and the Fairfax County Board of Supervisors released a comprehensive demographic study, "Anticipating the Future: A Discussion of Trends in Fairfax County," which highlights the past, present and future of the county. A portion of this study is reprinted below:

"Anticipating the Future" is the first study done in Fairfax County that brings together data from more than 75 major sources to demonstrate trends with implications and inferences covering human and social needs, housing, public safety, patterns of income and wealth, health care, technology change and community engagement.

"This study will illuminate and enlighten almost everything that we do in the county, from formulating public policy to preparing for future needs in the budget process, as well as addressing the board's six priorities," Connolly said. "Working together with the community, we can address our future through a continuation of active community involvement, and this information will help us make the tough choices that lie ahead."

While the trends are organized around 11 topic areas, the study was designed to be read as a whole because too narrow a focus may miss countervailing trends that must be balanced when assessing their impact on community needs. Highlights from the study show:

- During the next 15 years, job growth and other changes in the economy are expected to be less dramatic than during the past 30 years, but it is still anticipated that nearly 200,000 new jobs will be added to the Fairfax County economy through 2020.
- In 1970, 36 percent of county residents who worked outside of the home worked in Fairfax County; today nearly 55 percent live and work in the county.

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Protect Your Assets

Every day someone calls the financial crimes unit of area Police Departments to report being the victim of a lottery scam. The elderly are particularly vulnerable to unscrupulous callers who tell them they've won the lottery, but need to provide money for the taxes and registration fees. This is called "advance fee fraud."

Unfortunately, this is rarely a crime that results in arrest. Most often, the scam artists are calling from out of the country, using "drop" cell phones that are disposed of as soon as they collect the money or financial information they sought from the victim. So, not only are there few leads for detectives to follow, but these crimes are being perpetrated outside the victim's jurisdiction.

The best method for combating these scams is not to be a victim of them in the first place

1. Learn more about advance fee fraud, and beware of any calls telling you that you have won money or other items that require an up front fee to collect.
2. There are many unscrupulous people around. It's okay to hang-up on people you don't know.
3. Consider limiting the amount of credit that is available on credit cards or in bank accounts in case someone gets access to your account numbers.
4. Do not wire money or send money to anyone without talking with your family or financial adviser first.
5. Most of these scams are conducted by phone, but scams can also come by mail or on the Internet.

To avoid being a victim of advance fee con artists, and to keep loved ones safe, keep this principle in mind and share it with others: ***True lottery winners do NOT have to pay any fees in advance; legitimate lottery operators deduct any necessary taxes from the payout.*** This same applies to other "free" gifts or awards. If the "giver" requires money in advance, it's probably not legitimate.

Get to Know Your Trustees

While many retirees are familiar with their System's Board of Trustees, others may not know anything at all about the people who are charged with the proper operation of the System to which they and other employees and retirees belong. This quarter's column features **Craig E. Dyson**, one of three trustees appointed by the County Board of Supervisors, to the Board of Trustees of the Police Officers Retirement System.

Trustee Tracking

As an investment executive with over 13 years of experience in the financial services industry, **Craig Dyson**, First Vice President – Wealth Management Smith Barney, has developed a practice built on outstanding personal service and investment advice. Craig is a fully licensed investment advisor and specializes in financial planning and asset management through the selection of stocks, bonds and mutual funds. He serves as the syndicate coordinator for his office and offers his experiences to young financial advisors in an effort to help them build their businesses.

A native of Alexandria, VA, Craig earned his BS/BA in Finance from the E. Claiborne Robins School of Business at the University of Richmond, and his MBA from Marymount University in Arlington, VA. He is a member of the Alexandria Rotary Club and the Inova Mt. Vernon Hospital Foundation. Craig has served on the Board of Directors for Belle Haven Country Club and is a past President of the Belle Haven Citizen's Association.

Craig was born and raised in Alexandria and currently lives in Belle Haven with his wife, Patti, and their four children, Matthew, Elizabeth, Sam, and Annie. He enjoys playing golf and tennis and coaching youth sports.

Fairfax County Demographics

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- The county's population is aging in place. The median age of residents has significantly increased since 1970 from 25.2 years to 37.6 years of age. The number of residents over the age of 65 is expected to grow by 80 percent from 2000 to 2020. At the same time, while proportionally decreasing as a percent of total population, it is expected that by 2020, the county will add nearly 43,000 new residents under the age of 19.
- Racial and ethnic minorities have grown from 6.8 percent of the population in 1970 to 38.2 percent in 2003. By 2010, approximately 45 percent of the county's population may be racial and ethnic minorities and 39 percent may speak a language other than English at home.
- Fairfax County tends to attract highly educated foreign-born residents who come from more than 100 countries; no one group forms a predominant majority. Only New York City has a foreign-born population as diverse as Northern Virginia. A larger proportion of Fairfax County's foreign-born adults have a four-year college degree than all adults nationwide.
- Many of the county's children are children of immigrants. As of 2000, an estimated 38 percent of Fairfax County children under age 18 had at least one foreign-born parent. Yet, more than 75 percent of children in Fairfax County who are children of immigrants were born here and are U.S. citizens.
- Despite all of the growth, a Fairfax County resident is less likely to be the victim of either a violent crime or a

property crime today than during the three previous decades. As of 2004, the violent crime rate was 44 percent lower than it was in 1980 and the property crime rate was 61 percent lower.

- The nature of crime is changing. A decade ago, public safety was primarily a local or regional activity. Today, Fairfax County public safety organizations must respond to dangers that originate elsewhere in the world.
- The county will continue to face challenges in the housing arena. The proportion of both homeowners and renters who spend more than 30 percent of their income on housing has increased since 2000 to more than 25 percent of homeowners and over 45 percent of renters. Average monthly rents have grown from \$334 in 1980 to \$1,157 in 2004.
- Between 1970 and 2004, median household income grew from \$14,854 to \$88,133 per year. However, the gap between those with the most income and those with the least income has widened.
- A family with two adults, a preschooler and a school-age child would need a combined hourly wage of \$31.48 or an annual income of \$66,504 to meet basic needs for self-sufficiency in Fairfax County. This is nearly three-and-a-half times the federal poverty guideline for a family of four.
- Fairfax County residents have been rapid adopters of technology. Ten years after the World Wide Web began in 1990, 78.7 percent of all Fairfax-Falls Church households had Internet access at home.

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General County Retirees

with County Insurance

Please Take Note! 

HIPAA Privacy Notices Available

The Fairfax County health plan is committed to insuring the privacy of protected health information for employees and their dependents enrolled in the plan. Under the terms of the Health Insurance Portability and Accountability Act (HIPAA), employees must be notified every three years how to obtain copies of the County health plan's Notice of Privacy Practices. These notices are available from HR Central at 703-222-5872 and on the internet at <http://www.fairfaxcounty.gov/jobs/Forms/FxBenefits.pdf>. For more information about HIPAA call HR-Central at 703-222-5872.

School Retirees ONLY

Please Take Note!



Fairfax County Public Schools' Office of Benefit Services has moved

to the new Fairfax County Public School Administration Center

The new address is:

Office of Benefit Services
Fairfax County Public Schools
8115 Gatehouse Road, Second Floor
Falls Church, VA 22042

The new office phone number is:

571-423-3200

E-mail addresses remain the same

Identity Theft And Your Social Security Number

Identity theft is one of the fastest growing crimes in America. When a dishonest person has your Social Security number (SSN), the thief can use it to get other personal information about you. Most of the time identity thieves use your number and your good credit to apply for more credit in your name. Then, they use the credit cards and do not pay the bills. You do not find out that someone is using your number until you are turned down for credit, or you begin to get calls from unknown creditors demanding payment for items you never bought. Someone illegally using your Social Security number and assuming your identity can cause many problems.

Don't make it easy for someone to steal your SSN. Identity thieves get your personal information by:

- Stealing wallets, purses and your mail (bank and credit card statements, pre-approved credit offers, telephone calling cards and tax information);
- Stealing personal information you provide to an unsecured site on the Internet, from business or personnel records at work and personal information in your home;
- Sorting through trash for personal data;
- Posing as someone who legitimately needs information about you, such as employers or landlords; or
- Buying personal information from "inside" sources. For example, an identity thief may pay a store employee for information about you that appears on an application for goods, services or credit.

For more information and additional ways you can protect yourself from Identity Theft, please visit the Social Security website at <http://www.socialsecurity.gov/pubs/10064.html> or call **1-800-772-1213 (TTY 1-800-325-0778)** and request publication #05-10064.

Fairfax County Demographics

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- ♦ "Anticipating the Future" was requested by the Fairfax County Board of Supervisors in May 2004 to review current and forecasted changes in the county's demographics and the impact of those changes on county services. In November 2004, a working paper was released summarizing future trends with a focus on the growth in the county's senior population. This study updates and expands on that initial work.
- ♦ "Anticipating the Future" was compiled, researched and analyzed by Fairfax County's Department of Systems Management for Human Services and Department of Management and Budget. To add depth and to discuss implications, focus group sessions were conducted with Fairfax County agency staff, public safety staff and school staff. Additionally, this report was peer reviewed by experts at George Mason University, Northern Virginia Regional Commission, U.S. Census Bureau and Health Systems Agency of Northern Virginia.
- ♦ The Board of Supervisors, in initiating the study, is encouraging a process of creative thinking, data-driven community dialogue and innovation in order to prepare Fairfax County for the future. This study will help inform future meetings and initiatives, such as the Community Summit to End Homelessness that took place on April 7.

Printed copies of the full report can be purchased for \$4 from the Maps and Publications Center, 12000 Government Center Parkway, Fairfax, Suite 156, 703-324-2974, TTY 711 or is available online at www.fairfaxcounty.gov/aboutfairfax.

For more information about the study, contact the Department of Systems Management for Human Services at 703-324-5638, TTY 711.

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e-mail: retire@fairfaxcounty.gov ♦ internet: www.fairfaxcounty.gov/retbrd/

Retirement Associations

Keep your Retirement Association informed of address and phone number changes!

The Retirement Associations frequently request updated contact information for Fairfax County retirees. Due to privacy considerations, we are **unable** to provide them with that sort of requested information for their mailings. If you are already a member, or interested in becoming a member, please keep them informed of address and phone number updates. For information on membership or to change your address, contact:

Fairfax County Fire & Rescue Retirement Association

Louis Berkeszi: 703-780-3835 (day)

louis@englesidecarcare.com

Annual Dues is \$24.00



Fairfax County Retired Police Association

James Covell, 703-426-2781

COVEL648@erols.com

Annual Dues: \$15.00



Fairfax County Retired Employees Association

Marge Quick, 703-368-2998

Annual Dues is \$5.00

Lifetime Membership is \$50.00

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